

## **13 MONTHS FIXED DEPOSIT SCHEME**

### **TERMS AND CONDITIONS**

1. The 13 Months Fixed Deposits product will be available from 1<sup>st</sup> January 2026 until further notice.
2. Interest will be paid either on maturity or on a monthly basis, based on the customer's preference. Interest at Maturity or Interest Monthly will need to be decided by the customer prior to opening the Fixed Deposit. Once the deposit is opened, the customer will not be able to change the interest payment method.
3. For customers that prefer auto renewal of their 13 months Fixed Deposit, the rate of interest on auto renewal at the maturity will be the prevailing interest rate applicable for 13 Months Fixed Deposits at such time.
4. No special additional interest rates will be applicable for Senior Citizens.
5. Individual residents in Sri Lanka above 18 years of age (Individual/ Joint accounts) and corporate customers are eligible to open fixed deposits under this product (Excluding Minor and any other segment).
6. The minimum deposit value would be LKR 50,000 per deposit.
7. A customer may open multiple Fixed Deposits. There will be no cap value.
8. Interest will be paid to the customer's Cargills Bank Savings Account or Current Account.
9. Premature upliftment of the Fixed Deposit is allowed under the Bank's existing premature withdrawal terms and conditions. In the event that a customer prematurely uplifts their fixed deposit, the prevailing general savings rate will be applicable as the interest rate.
10. During the tenor of the Fixed Deposit the customer is eligible to obtain secured products including Cash Back Loans and Overdrafts, Secured Credit cards, Letter of Credits and Bank Guarantees, secured by the Fixed Deposit/s (as per the Banks prevailing credit policy at the time of obtaining the credit facility).
11. Cargills Bank PLC reserves the right to modify or change the terms and conditions applicable in this product without any prior notice. Cargills Bank PLC reserves the right to amend/withdraw this product at its sole discretion.
12. General terms and conditions of Cargills Bank PLC will be applicable.